

## 2014 Examples

### Example 1

The Jones' are a young couple with family health care coverage. Mrs. Jones is pregnant, expecting in September. The baby has a normal delivery in September with follow up well baby visits at 2 weeks, 1 month, and 2 months, in the current year. Both Mr. and Mrs. Jones receive annual physicals. During their physicals both receive vaccines and have routine lab work performed. Mrs. Jones decides to have her baby at Community Hospitals Indiana. In September Mr. Jones has a strep throat which requires a doctor's office visit and is treated with a generic antibiotic. The Jones use only in network providers.

Description	Amount	Date
Annual Physicals	\$ 200.00	January
Routine Labs w/ Physicals	\$ 150.00	January
Vaccines w/ Physicals	\$ 200.00	January
OBGYN Costs	\$ 500.00	Jan. - Sept
Delivery	\$ 7,772.00	September
Well baby visits	\$ 300.00	Sept-Dec.
Mr Jones strep throat	\$ 150.00	September
Generic Antibiotic	\$ 24.00	September
<b>Total Cost of Services</b>	<b>\$ 9,296.00</b>	

	CDHP 1	CDHP 2	Trad PPO
Annual Deductible	\$ 5,000.00	\$ 3,000.00	\$ 1,500.00
Annual Physicals	\$ -	\$ -	\$ -
Routine Labs w/ Physicals	\$ -	\$ -	\$ -
Vaccines w/ Physicals	\$ -	\$ -	\$ -
OBGYN Costs (applied to Deductible)	\$ 500.00	\$ 500.00	\$ 500.00
Delivery			
Applied to Deductible	\$ 4,500.00	\$ 2,500.00	\$ 1,000.00
Co Insurance	\$ 654.40	\$ 1,054.40	\$ 2,031.60
Jones' Family Cost of Delivery	\$ 5,154.40	\$ 3,554.40	\$ 3,031.60
Well baby visits	\$ -	\$ -	\$ -
Mr. Jones strep throat	\$ 30.00	\$ 30.00	\$ 45.00
Strep throat generic antibiotic	\$ 10.00	\$ 10.00	\$ 10.00
<b>Total Point of Service Employee Costs</b>	<b>\$ 5,694.40</b>	<b>\$ 4,094.40</b>	<b>\$ 3,586.60</b>
<b>Plan Cost of Services</b>	<b>\$ 3,601.60</b>	<b>\$ 5,201.60</b>	<b>\$ 5,709.40</b>
Employee Premium Contribution	\$ 992.16	\$ 4,109.04	\$ 13,138.32
State's HSA Contribution	\$ 2,249.52	\$ 1,347.84	\$ -
<b>Net Cost to Employee</b>	<b>\$ 4,437.04</b>	<b>\$ 6,855.60</b>	<b>\$ 16,724.92</b>

**Footnote:** Employee takes advantage of the Non-Tobacco Use Incentive

### Example 2

The Williams' are a middle aged couple with family health care coverage. Both Mr. and Mrs. Williams have annual physicals which include vaccines and routine lab work. Mrs. Williams also has an routine annual mammogram. Late in January Mrs. Williams visits the local ER believing she is having a heart attack. This is ultimately diagnosed, after multiple tests, as an anxiety attack and she is released from the ER and sent home. Between them the Williams take three generic medicines for chronic conditions which are filled at a retail pharmacy. The Williams use only in network providers for their health care needs.

Description	Amount	Date
Annual Physicals	\$ 200.00	January
Routine Labs w/ Physicals	\$ 150.00	January
Vaccines w/ Physicals	\$ 200.00	January
Annual Mammogram	\$ 200.00	January
ER visit with Tests	\$ 3,000.00	January
Generic Chronic Condition RX	\$ 1,300.00	Jan - Dec.
<b>Total Cost of Services</b>	<b>\$ 5,050.00</b>	

	CDHP 1	CDHP 2	Trad PPO
Annual Deductible	\$ 5,000.00	\$ 3,000.00	\$ 1,500.00
Annual Physicals	\$ -	\$ -	\$ -
Routine Labs w/ Physicals	\$ -	\$ -	\$ -
Vaccines w/ Physicals	\$ -	\$ -	\$ -
Annual Mammogram	\$ -	\$ -	\$ -
ER Visit			
Applied to Deductible	\$ 3,000.00	\$ 3,000.00	\$ 1,500.00
Co Insurance	\$ -	\$ -	\$ 450.00
Cost of ER Visit	\$ 3,000.00	\$ 3,000.00	\$ 1,950.00
Generic Chronic Condition RX			
Applied to Deductible	\$ 1,300.00	\$ -	\$ -
Incurred with Co Insurance	\$ -	\$ 360.00	\$ 360.00
Cost of Chronic Condiction RX	\$ 1,300.00	\$ 360.00	\$ 360.00
<b>Total Point of Service Employee Costs</b>	<b>\$ 4,300.00</b>	<b>\$ 3,360.00</b>	<b>\$ 2,310.00</b>
<b>Plan Cost of Services</b>	<b>\$ 750.00</b>	<b>\$ 1,690.00</b>	<b>\$ 2,740.00</b>
<b>Employee Premium Contribution</b>	<b>\$ 992.16</b>	<b>\$ 4,109.04</b>	<b>\$ 13,138.32</b>
<b>State's HSA Contribution</b>	<b>\$ 2,249.52</b>	<b>\$ 1,347.84</b>	<b>\$ -</b>
<b>Net Cost to Employee</b>	<b>\$ 3,042.64</b>	<b>\$ 6,121.20</b>	<b>\$ 15,448.32</b>

**Footnote:** Employee takes advantage of the Non-Tobacco Use Incentive

### Example 3

Susan is a single, non Tobacco user, individual enrolled in the state's health care program. She has an annual physical exam in January which includes routine lab work and vaccinations. She also has an annual mammogram in connection with her physical. Susan suffers from an arthritic condition which is managed with the drug ENBREL (a Specialty Drug). Susan has chosen to self administer her treatment. Susan uses only in network providers for her health care needs.

Description	Amount	Date
Annual Physical	\$ 100.00	January
Routine Labs w/ Physical	\$ 75.00	January
Vaccines w/ Physical	\$ 100.00	January
Annual Mammogram	\$ 200.00	January
ENBREL treatments / Month	\$ 1,250.00	Monthly
<b>Total Cost of Services</b>	<b>\$15,475.00</b>	

	CDHP 1	CDHP 2	Trad PPO
Annual Deductible	\$ 2,500.00	\$ 1,500.00	\$ 750.00
Annual Physical	\$ -	\$ -	\$ -
Routine Labs w/ Physical	\$ -	\$ -	\$ -
Vaccines w/ Physical	\$ -	\$ -	\$ -
Annual Mammogram	\$ -	\$ -	\$ -
ENBREL treatments / Month			
Applied to Deductible	\$ 2,500.00	\$ 1,500.00	\$ 750.00
Incurred with Coverage	\$ 1,500.00	\$ 1,500.00	\$ 1,750.00
Cost of ENBREL Treatments	\$ 4,000.00	\$ 3,000.00	\$ 2,500.00
<b>Total Point of Service Employee Costs</b>	<b>\$ 4,000.00</b>	<b>\$ 3,000.00</b>	<b>\$ 2,500.00</b>
<b>Plan Cost of Services</b>	<b>\$11,475.00</b>	<b>\$12,475.00</b>	<b>\$ 12,975.00</b>
Employee Premium Contribution	\$ 310.44	\$ 1,422.72	\$ 4,647.24
State's HSA Contribution	\$ 1,123.20	\$ 673.92	\$ -
<b>Net Cost to Employee</b>	<b>\$ 3,187.24</b>	<b>\$ 3,748.80</b>	<b>\$ 7,147.24</b>

**Footnote:** Employee takes advantage of the Non-Tobacco Use Incentive